



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

Mary Phillips

Q: My grandmother received a call from an insurance company and was told she could enroll in a Medicare Advantage plan anytime this year. I thought the enrollment period ended at the end of March?

A: *The Tax Relief and Health Care Act of 2006* allows people with Original Medicare to join a Medicare Advantage plan that does not include Medicare prescription drug coverage (MA-only) anytime in 2007 and 2008. This is known as a Limited Open Enrollment Period (L-OEP).

People with Original Medicare and a Medicare prescription drug plan (PDP) need to be sure they understand the type of plan they are joining, as it may affect their enrollment in the PDP. If they join an HMO (Health Maintenance Organization) or a PPO (Preferred Provider Organization), their

enrollment in the PDP will automatically be cancelled.

HMO and PPO plans are required to contact the beneficiary to confirm:

- The beneficiary wants to enroll in the MA-only plan.
- The beneficiary understands the consequences of their enrollment – losing their PDP.

However, if person with Original Medicare and a PDP joins a PFFS (Private-Fee-for-Service) or a cost HMO plan, he/she may keep their PDP.

The L-OEP does not allow enrollment in a Medicare Advantage Plan that offers Medicare prescription drug coverage (MAPD), a Medical Savings Account, or a PDP.

If you have any additional questions or are confused please feel free to contact your local SHIP site or call our state office at 1-800-452-4800. One of our volunteers will be happy to help you.

Q: Is Medicare now paying for the shingles vaccine?

A: Coverage for the shingles vaccine (Zostavax) may be

available through Medicare Part D drug plans for beneficiaries age 60 and older. Many Part D plans have this vaccine included in their formularies - list of approved drugs. Your cost share for the vaccine will depend on how the vaccine is covered in your drug plan's formulary; as well as, what phase of coverage you are in at the time of the vaccine – partial coverage, donut hole, catastrophic coverage. Contact your drug plan for more information.

Because the vaccine is covered under Part D instead of Part B, Medicare will not reimburse the doctor for actually administering the vaccine. You may be charged a fee for the administration of the vaccine.

If you did not enroll in a Part D plan because of having coverage as good as or better than Part D, contact your current drug plan to see if the vaccine is covered.

The manufacturer of the Zostavax vaccine, Merck, offers a vaccine assistance program for those individuals who are uninsured and cannot afford the vaccine. For more information contact Merck at their website

www.merckhelps.com or
call 1-800-293-3881.

Address your questions to:

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800